Protecting our community together

Information for elected members

July 2026

LGIS is your Mutual Indemnity Scheme. It's WA local governments working together to protect their organisations and communities. 100% of WA local governments choose to be part of LGIS.

For over three decades, we have stood by our West Australian local government members through thick and thin, working together to ensure the ongoing protection and vibrancy of local communities.

LGIS was born from necessity, when the commercial insurance market withdrew cover or charged exorbitant premiums. Through their Association, WALGA, WA local governments banded together to protect themselves making sure that they would always have access to appropriate, affordable and sustainable protection. The reasons that LGIS was formed still exist today – confirming that the mutual indemnity scheme remains the best option to protect WA local governments.

As the protection partner of choice for WA local governments, we understand the complexity of the sector like no other – we know that protection is only the beginning. We care about our members and work together to provide protection, claims and risk management services to ensure peace of mind, so that they know that everything they need covered is considered.

Since inception our services have grown to provide members with a range of risk services which meet the needs of modern local governments. We work together to manage risks and drive down claims – protecting the Scheme, containing contribution costs, and ensuring the sustainable protection of the WA local government sector.

What is a Mutual Indemnity Scheme?

A mutual indemnity scheme is a specialist financial vehicle for the management and financing of risk. It's important to note that the Scheme is not insurance –it's an alternative risk financing strategy.

Mutuals are established by organisations with a common purpose (in the case of LGIS, WA local governments).

Scheme members pay contributions to create a Fund, or a 'pot of money', which is used to manage the primary layer of risk (Pooled Cover). The Scheme buys a variety of 'insurance' (indemnity covers) in excess of these Pooled Covers to provide members with the protection they require.

As funds are administered for the benefit of members there is a clear relationship between the successful execution of risk improvement strategies, which lowers risks and losses, and the increased financial strength of the mutual. This leads to greater member benefits – stability in pricing and coverage; risk services to support members, which in turn provides, in the case of LGIS, over $60 M return of dividend to members since 2007.

LGIS has returned over $60M to members since 2007

Mutual benefits

There are plenty of benefits to members from working together as part of LGISWA including:

- Covers specifically designed for WA local government that accurately and adequately reflect risk exposures that cannot be replicated.
- Risk management services that are focused on driving down events / claims that force up the costs of cover.
- Balancing the cost of risk over time even in the face of adverse claims outcomes.
- Mitigating price volatility driven by cyclical hard or soft insurance market conditions across the globe.
- Investment earnings retained in the member's fund.
- Group covers that individual local governments can't always afford.
- WA based local government experts provide members with a tailored, personalised service.
- Surplus funds stay with the Scheme and can be returned to members, and not into the 'pockets' of insurance company shareholders.

The power of discretion

The unique feature of the LGIS model which sets it apart from insurance is discretion.

The power of discretion rests in the hands of the members via the LGIS Board of Directors. The Board has sole and absolute discretion over all claims for loss. As a member based organisation, the Board will act in good faith and in the best interest of all members.

The power of discretion allows LGIS to be nimble and agile to the needs of our members, acting quickly when our assistance is most needed.

LGIS Strategic Plan

Every three-years the LGIS Board of Directors establishes a Strategic Plan to provide your local government mutual with vision and purpose.

Our Purpose Statement

A member-owned mutual supporting WA local governments by delivering indemnity protection and risk management

Our Member Value Proposition

LGIS - WA local governments working together:

- We understand local government
- We manage risks
- We ensure value
- We're here when members need us

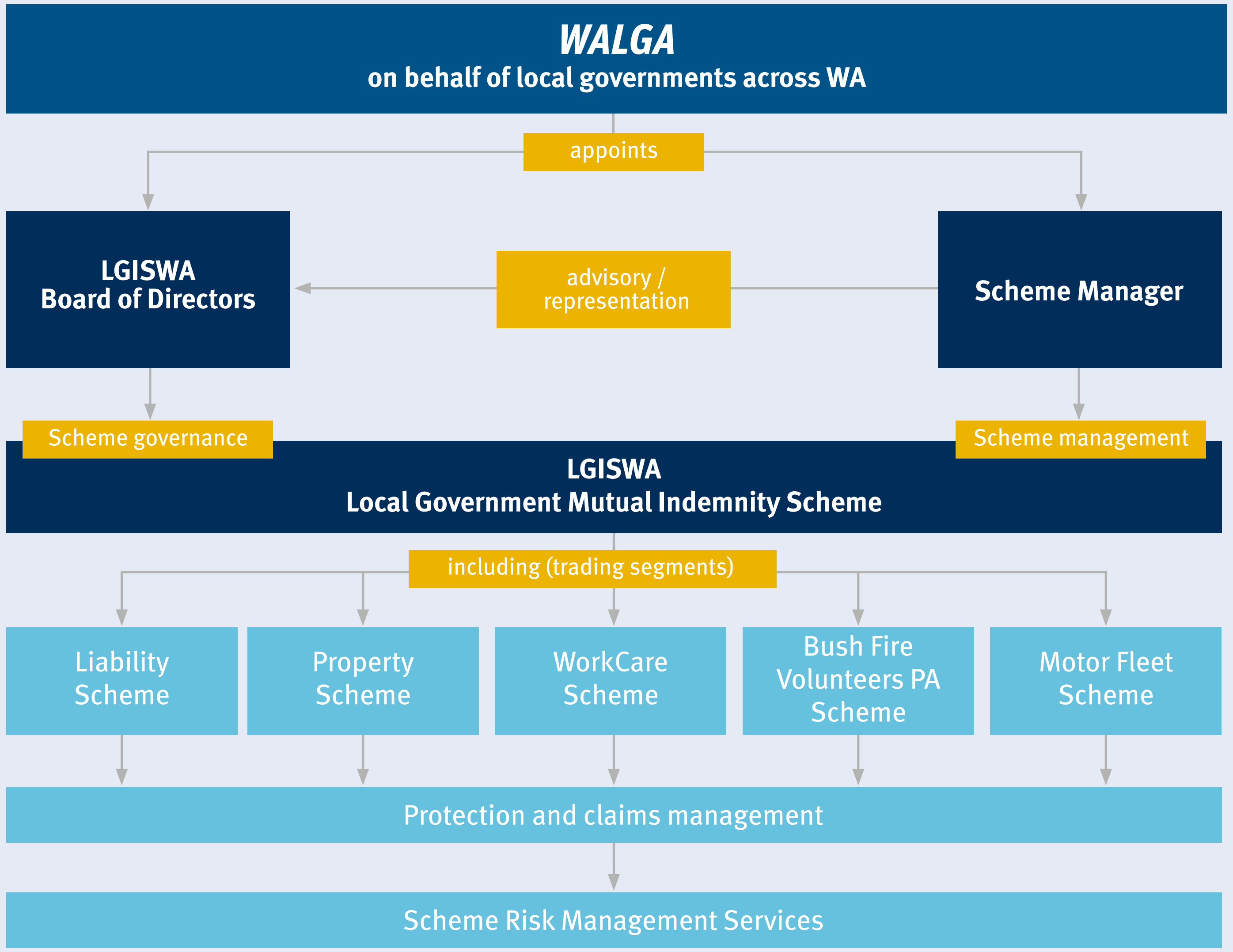
Our Core Values

- Member Collaboration – Working with members to proactively manage risk
- Innovation - Anticipating the evolving needs of our members
- Reliability – We act with integrity to build trust with our members

The LGISWA and WALGA relationship

The WA local government mutual indemnity scheme known as LGISWA, or LGIS, is a WA Local Government Association (WALGA) service managed by JLT Risk Solutions (ABN 69 009 098 864 AFS Licence No: 226827) which is a business of Marsh.

The Scheme Manager is appointed by WALGA through a Scheme Management Agreement. WALGA also appoint a Board of Directors to provide strategic governance.



Your LGISWA Board of Directors

WALGA appoints a Board of Directors to represent the State Council and lead the strategic direction of LGIS.

Recognising the broad skill sets and knowledge needed to successfully lead LGIS, the Board of Directors comprises of two WALGA representatives, three independent directors and four local government representatives.

Each Director's term is three years, and they may have up to three terms, for a total of nine years.

Chair: Mary Woodford,
Independent Director

Sarah Van Gent,
Independent Director

Kelly Hick ,
Independent Director

Nick Sloan,
WALGA CEO

Mayor Mark Irwin AM,
WALGA President

Ben Rose,
Shire of Manjimup CEO

John Pearson,
Town of Claremont, CEO

Chris Antonio,
President Shire of Northam

Cr Paul Kelly,
Town of Claremont

What does the Mutual protect?

Our protections are developed to meet the risk-financing needs of contemporary local governments. We use the buying power of the entire sector to secure protections that many members would not be able to get by themselves. In some instances, LGIS is the only provider that will supply the protection that local governments require to meet their regulatory obligations.

WorkCare and Bushfire Volunteer Personal Accident Portfolios

You value your people and so do we. We provide bushfire volunteer personal accident plus workers' compensation, journey injury, corporate travel protection, and personal accident protection.

Property and Motor Portfolios

Protecting community assets - protection for members' motor vehicle and plant assets (Motor) and property assets, stock, plant and machinery, computers and electronic equipment; and consequential loss (Property).

Liability Portfolio

We've got you covered with a range of liability protections including civil liability exposures, commercial crime and cyber liability, casual hirers' liability, management liability, and pollution legal liability.

Elected Member Protection

Local government wouldn't work without dedicated elected members who care passionately about building better communities. That's why we provide the following cover to all elected members carrying out their official duties:

Personal injury

Provides lump sum payment for permanent injury, weekly wage replacement for temporary disablement, non-Medicare medical expenses, and some out of pocket following an accidental bodily injury.

Motor vehicle

Where you are using your private vehicle for the benefit of the council, you are fully covered for damage and your liability.

Liability protection

If you damage third party property or cause injury to a third party LGIS will protect your legal liabilities arising from duties as a councillor. This extends to reasonable defence if any defamation claim is made against you.

Travel

Covered for travel during your time as an elected member on council business trips, including expenses for overseas medical treatment, emergency medical evacuation, flight cancellation, baggage and personal effects.

Elected member liability

Protection in respect of claims for alleged wrongful acts arising out of your official duties. This includes a complimentary legal helpline for related matters before a claim arises.

Personal property

Cover for damage/loss to your personal property whilst undertaking official duties

Scheme risk services – *another benefit of membership*

We know the complexity of local government. Our Scheme funded risk services provide members with a range of risk management support that meet the needs of modern local governments.

When the sector works together to manage risks and drive down claims – everyone benefits. It protects the Scheme, contains contribution costs, creates safer communities and workplaces, and ensures the sustainable protection of the WA local government sector.

LGIS provides the following services as a benefit of membership:

Protecting your community and organisation

- Professional risk management
- Liability risk management
- Property and asset risk management
- Cyber risk management
- Motor fleet risk management
- Aquatic risk management

Protecting your people

- Work, health and safety
- People risk management
- Injury prevention
- Injury management
- Elected member support service
- Health and wellbeing program

Local claims management

Not all risks can be managed, that's why we have local claims consultants to support members from beginning to the end of a claim.

Our WA based claims team specialise in local government. They understand your local government's claims history and provide insight on trends and the best approach to handling claims.

Our claims team across the WorkCare, Liability, Property, Bushfire Volunteer, and Motor Fleet protection provide your local government with more than just claims management. Claims consultants will attend mediations, court, provide coronial inquest support, share 'lessons learned' across WA local government and provide advice to local government staff.

Protecting the assets that make your community.

lgiswa.com.au

LGIS is managed by JLT Public Sector, a division of JLT Risk Solutions Pty Ltd (ABN 69 009 098 864 AFS Licence No: 226827) ("JLT") and a business of Marsh.